

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court
District of Nevada**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Arnoldy, Meghan Anne	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Meghan Anne Piro; AKA Meghan Anne Arnoldy-Piro	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2989	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 8550 W. Charleston Blvd., #102-392 Las Vegas, NV	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 89117	ZIP Code
County of Residence or of the Principal Place of Business: Clark	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Health Care Business	<input checked="" type="checkbox"/> Chapter 7
<input type="checkbox"/> Partnership	<input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)	<input type="checkbox"/> Chapter 9
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Railroad	<input type="checkbox"/> Chapter 11
	<input type="checkbox"/> Stockbroker	<input type="checkbox"/> Chapter 12
	<input type="checkbox"/> Commodity Broker	<input type="checkbox"/> Chapter 13
	<input type="checkbox"/> Clearing Bank	
	<input type="checkbox"/> Other	
	Tax-Exempt Entity (Check box, if applicable)	
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding
		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
		Nature of Debts (Check one box)
		<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
		<input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box)	Chapter 11 Debtors
<input checked="" type="checkbox"/> Full Filing Fee attached	Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
<input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.	<input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
	Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information												THIS SPACE IS FOR COURT USE ONLY
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.												
<input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.												
Estimated Number of Creditors												
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000			
Estimated Assets												
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			

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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Arnoldy, Meghan Anne
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X /s/ George R. Carter, Esq. May 20, 2010 Signature of Attorney for Debtor(s) (Date) George R. Carter, Esq. 000169
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Arnoldy, Meghan Anne**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Meghan Anne ArnoldySignature of Debtor **Meghan Anne Arnoldy****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 20, 2010

Date

Signature of Attorney***X /s/ George R. Carter, Esq.**

Signature of Attorney for Debtor(s)

George R. Carter, Esq. 000169

Printed Name of Attorney for Debtor(s)

GEORGE R. CARTER, ESQ.

Firm Name

**1050 E. Sahara Ave., Suite 301
Las Vegas, NV 89104**

Address

Email: vegasatty@msn.com**702-384-8951 Fax: 702-384-0475**

Telephone Number

May 20, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of Nevada

In re Meghan Anne Arnoldy

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Meghan Anne Arnoldy
Meghan Anne Arnoldy

Date: May 20, 2010

Meghan Anne Arnoldy
8550 W. Charleston Blvd., #102-392
Las Vegas, NV 89117

George R. Carter, Esq.
GEORGE R. CARTER, ESQ.
1050 E. Sahara Ave., Suite 301
Las Vegas, NV 89104

American Honda Finance Corporation
Acct No 75977147
P.O. Box 6070
Cypress, CA 90630-6070

Assessment Management Services
Acct No AMS1141-10264
2655 S. Rainbow Blvd., Suite 105
Las Vegas, NV 89146

BAC Home Loan Servicing, LP
Acct No 022266059
P.O. Box 515504
Los Angeles, CA 90051-6804

BAC Home Loan Servicing, LP
Acct No 022266056
P.O. Box 10219
Van Nuys, CA 91410-0219

BAC Home Loan Servicing, LP
Acct No 158500962
P.O. Box 10219
Van Nuys, CA 91410-0219

BAC Home Loans Servicing, LP
P.O. Box 10219
Van Nuys, CA 91410-0219

Bank of America
Acct No 6059
P.O. Box 5170
Simi Valley, CA 93602-5170

Bank of America
Acct No 6056
P.O. Box 5170
Simi Valley, CA 93062-5170

Central Mortgage Company
Acct No 628792
2112 Business Center Drive
Second Floor
Irvine, CA 92612

Central Mortgage Company
Acct No 628818
801 John Barrow, Suite 1
Little Rock, AR 72205

City of Henderson
Acct No 7807
P.O. Box 52767
Phoenix, AZ 85072-2767

City of Henderson - Utility Services
Acct No 430358028
P.O. Box 95011
Henderson, NV 89009-5011

City of Las Vegas
Acct No 7060
P.O. Box 52781
Phoenix, AZ 85072-2781

City of Las Vegas
Acct No 7060
Special Imp District No. 809
P.O. Box 52781
Phoenix, AZ 85072-2781

City of Las Vegas
Acct No 7051
Special Imp District No. 808
P.O. Box 5281
Phoenix, AZ 85072-2781

City of Las Vegas Annual Sewer Service
Acct No 05-016381
Dept. of Finance & Business Services
P.O. Box 52794
Phoenix, AZ 85072-2794

Clark County Treasurer-SID
Acct No 7530
Clark County Imp Dist No. 128
File 57254
Los Angeles, CA 90074-7254

Clark County Water Reclamation District
Acct No 0505706
P.O. Box 98526
Las Vegas, NV 89193-8526

Countrywide Home Loans
Acct No 022266059
P.O. Box 10287
Van Nuys, CA 91410-0287

EMC Mortgage
Acct No 9651
P.O. Box 660753
Dallas, TX 75266-0753

EMC Mortgage Corp.
Acct No 0539
P.O. Box 660753
Dallas, TX 75266-0753

EMC Mortgage Corporation
Acct No 0018118711
OH4-7119
3415 Vision Drive
Columbus, OH 43219

EMC Mortgage Corporation
Acct No 0022499651
P.O. Box 293150
Dallas, TX 75209-3150

EMC Mortgage Corporation
Acct No 0018118711
2780 Lake Vista Drive
Lewisville, TX 75067-3884

GreenPoint Mortgage
Acct No 22266059
P.O. Box 84013
Columbus, GA 31908-4013

Las Vegas Valley Water District
Acct No 8184912962-2
1001 S. Valley View Blvd.
Las Vegas, NV 89153

National Default Servicing Corp.
Acct No 09-35503-FF-NV
7720 N. 16th Street, Suite 300
Phoenix, AZ 85020

Ocwen Loan Servicing, LLC
Acct No 1632
P.O. Box 24737
West Palm Beach, FL 33416-4737

Old Republic Default Management Services
Acct No 08-17004
P.O. Box 250
Orange, CA 92856-6250

Palmero West Homeowners Association
Acct No 00172-0677
c/o Terra West Property Management
11135 S. Eastern Suite #120
Henderson, NV 89052

Pro Forma Lien & Foreclosure Services
Acct No 164-12-213-001
fbo Summerlin South Community Assn.
P.O. Box 96807
Las Vegas, NV 89193-6807

Qualify Loan Service Corp.
Acct No NV-09-306301-RM/164-12-213-001
2141 5th Avenue
San Diego, CA 92101

Red Rock Financial Services
Acct No R30453
6830 West Oquerdo Road, Suite 201
Las Vegas, NV 89118

Republic Services
Acct No 3820420385494
770 E. Sahara Ave.
Las Vegas, NV 89193-8508

Republic Services
Acct No 10-03170-8
P.O. Box 98508
Las Vegas, NV 89193-8508

State Farm Insurance Companies
Acct No 98-CS-4653-5
2700 South Sunland Drive
Tempe, AZ 85282-3387

Summerlin South Community Assn.
Acct No 19400-1-119-10
10000 West Charleston Blvd., Suite 200
Las Vegas, NV 89135-1008

Summerlin West Community Assn.
Acct No 23105-2-107-11
10000 West Charleston Blvd., Suite 170
Las Vegas, NV 89135-1008

The Alessi & Koenig, LLC
Acct No SeHiMa-1516-N
9500 West Flamingo Rd., Ste. 100
Las Vegas, NV 89147

Trustee Corps (Foreclosure Department)
Acct No 628792/NV0828790
30 Corporate Park, Suite 400
Irvine, CA 92606